

NOTICE OF OBJECTION TO CONFIRMATION

HOME POINT FINANCIAL has filed papers with the Court to object to the Confirmation of the Chapter 13 Modified Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to object to the Confirmation of the Chapter 13 Modified Plan, or if you want the Court to consider your views on the Objection, then on or before, you or your attorney must:

1. File with the Court an answer, explaining your position at:

**Clerk
U.S. Bankruptcy Court
401 Market Street, 2nd Floor
Camden, NJ 08101**

If you mail your response to the Court for filing, you must mail it early enough so that the Court will *receive* it on or before the date stated above.

You must also mail a copy to:

Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054

Isabel C. Balboa, Trustee
Cherry Tree Corporate Cen, 535 Route 38 - Suite 580
Cherry Hill, NJ 08002

2. Attend the hearing scheduled to be held on 01/02/2019 in the CAMDEN Bankruptcy Court, at the following address:

**U.S. Bankruptcy Court
401 Market Street, 2nd Floor
Camden, NJ 08101**

If you or your attorney do not make these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

Date: December 17, 2018

/s/ Craig Keiser
Craig Keiser, Esq.
Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
Tel: 856-813-5500 Ext. 44521
Fax: 856-813-5501
Email: Craig.Keiser@phelanhallinan.com

File No. 813882

Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road
Mt. Laurel, NJ 08054
856-813-5500
FAX Number 856-813-5501
HOME POINT FINANCIAL

In Re:

DANIEL C. ARMSTRONG
A/K/A DANIEL ARMSTRONG
TANESHA D. ARMSTRONG

Debtors

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
CAMDEN VICINAGE

Chapter 13

Case No. 18-26799 - JNP

Hearing Date: 01/02/2019

The undersigned, Phelan Hallinan Diamond & Jones, PC, attorneys for Secured Creditor, HOME POINT FINANCIAL, the holder of a Mortgage on debtors' residence located at 11 FOX CHASE DRIVE, BLACKWOOD, NJ 08012 hereby objects to the Confirmation of the debtors' proposed Chapter 13 Modified Plan on the following grounds:

1. Movant is HOME POINT FINANCIAL.
2. Debtors, TANESHA D. ARMSTRONG, DANIEL ARMSTRONG are the owners of the property located at 11 FOX CHASE DRIVE, BLACKWOOD, NJ 08012.
3. On September 19, 2018, Movant filed Proof of Claim listing pre-petition arrears in the amount of \$38,999.54.
4. Debtors' Modified Plan fails to cure the delinquency pursuant to 11 U.S.C. §1322(b)(5).
5. Debtors' Modified Plan provides for the Debtors' pursuit of a loan modification. Debtors' Modified Plan is speculative in nature in that the Modified Plan contemplates curing the arrears through a loan modification that has neither been offered nor approved.

6. Movant objects to Debtors' Modified Plan as the Plan needs to fund the arrears owed to Movant during the term of the Plan rather than rely on speculation that is based on the possibility of a loan modification that has neither been offered nor approved. Further, Debtors' Modified Plan needs to provide for on-going, post-petition regular monthly mortgage payments to Movant. Confirmation of the Debtors' proposed Modified Plan should be denied.

WHEREFORE, HOME POINT FINANCIAL respectfully requests that the Confirmation of Debtors Modified Plan be denied.

/s/ Craig Keiser
Craig Keiser, Esq.
Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
Tel: 856-813-5500 Ext. 44521
Fax: 856-813-5501
Email: Craig.Keiser@phelanhallinan.com

Dated: December 17, 2018

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

813882
Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
856-813-5500
Attorneys for HOME POINT FINANCIAL

In Re:

Daniel C. Armstrong A/k/a Daniel Armstrong
Tanesha D. Armstrong

Case No: 18-26799 - JNP

Hearing Date: 01/02/2019

Judge: JERROLD N. POSLUSNY
JR.

Chapter: 13

CERTIFICATION OF SERVICE

1. I, Jason Seidman:

☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC,
who represents HOME POINT FINANCIAL in the above captioned matter.

☐ am the _____ in the above case and am representing
myself.

2. On December 17, 2018 I sent a copy of the following pleadings and/or
documents to the parties listed below:

Objection to Plan

3. I hereby certify under penalty of perjury that the above documents were sent
using the mode of service indicated.

Dated: December 17, 2018

/s/ Jason Seidman
Jason Seidman

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Tanesha D. Armstrong 11 Fox Chase Drive Blackwood, NJ 08012	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Daniel C. Armstrong 11 Fox Chase Drive Blackwood, NJ 08012	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Thomas G. Egner, Esquire 46 West Main Street Maple Shade, NJ 08052	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Isabel C. Balboa, Trustee Cherry Tree Corporate Cen 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail

		<input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
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* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.